



# **Workers' Compensation Study**

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# **ECONOMIC METRICS**

Department of Labor & Industry

Employment Relations Division

Jerry Keck, Administrator

September 18, 2006

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# Project Purpose

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According to the project charter, the project purpose is *to define and conduct a study of the Montana workers' compensation system - premiums, benefits, costs and other factors - as compared to selected other states. The study will determine and establish accurate means of comparison across other state systems and report the results in a objective manner.*

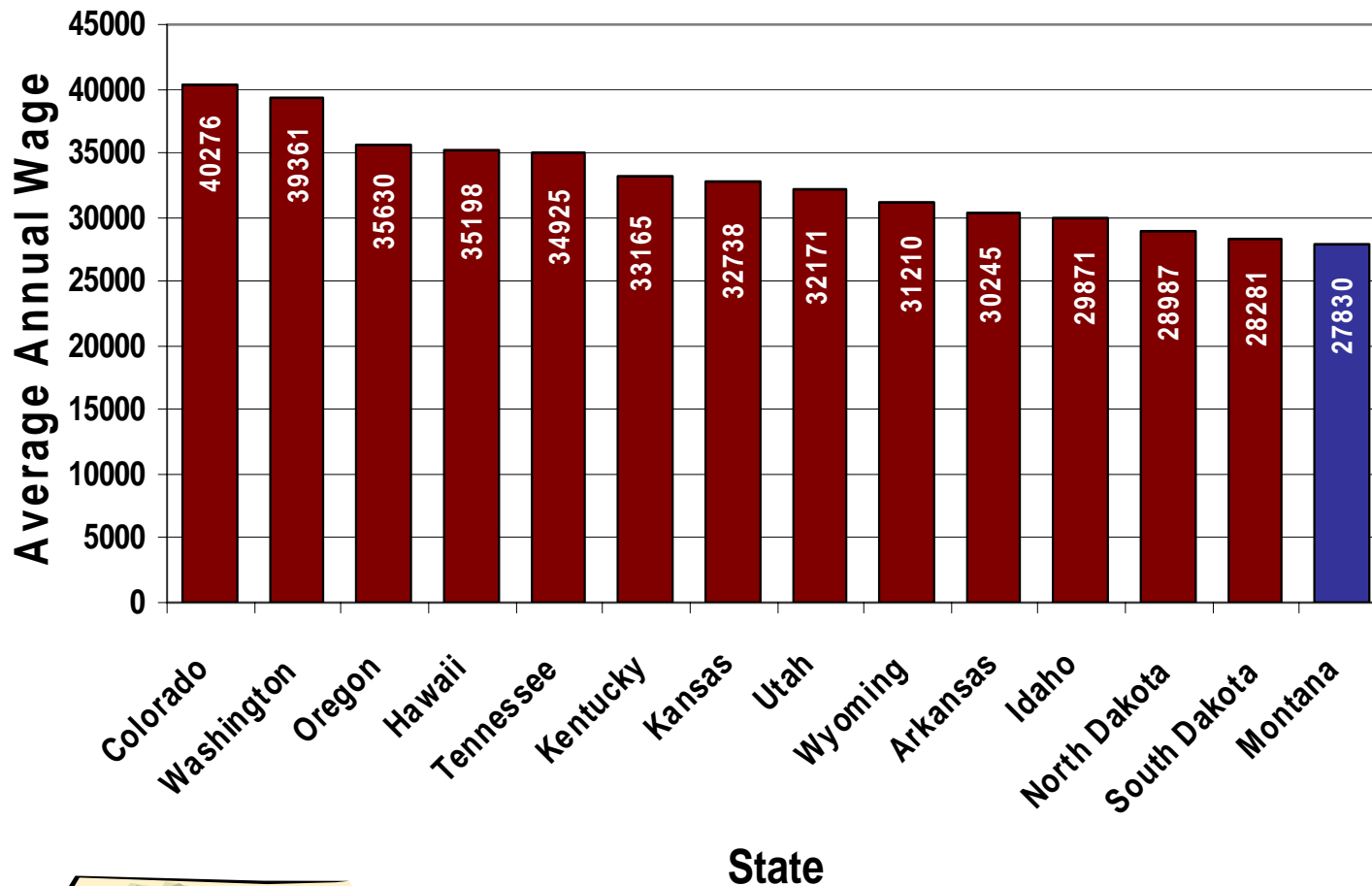
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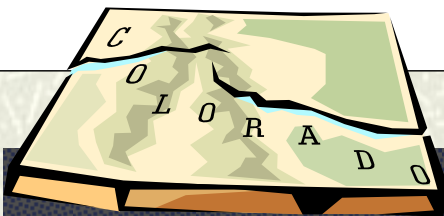
# Other Factors

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- # Average Annual Wage
  - # Multiple Job Holders
  - # Median Age
  - # Average Hours Worked
  - # Average Unemployment Rate
  - # High School Education
  - # College Education
  - # Health Care Coverage
  - # Private Employment by Size of Employer
  - # Private Business by Size of Employer
  - # Industries by Total Payroll
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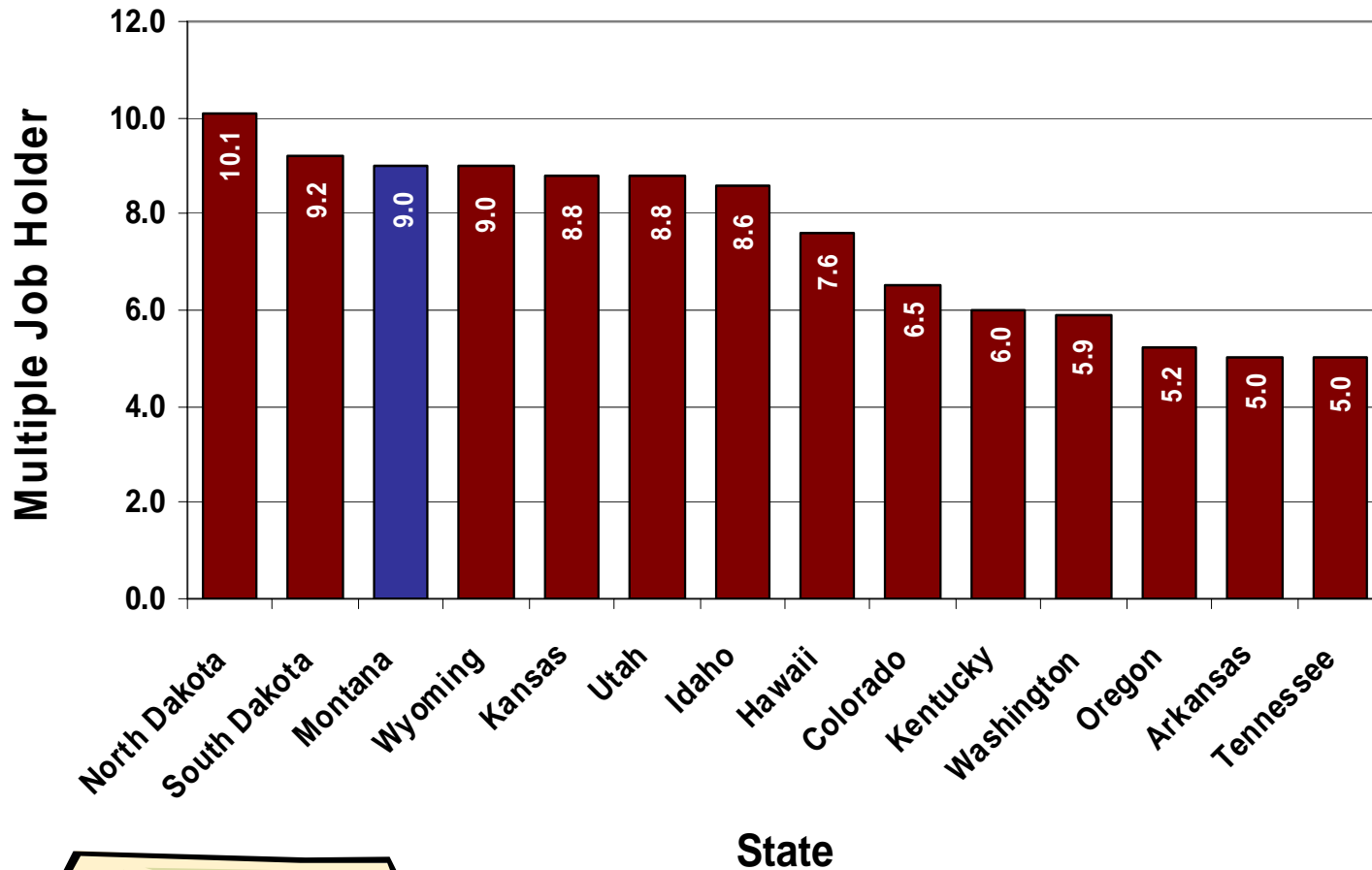
**Colorado  
had the  
highest  
Average  
Annual  
Wage in  
2004,  
while  
Montana  
had the  
lowest.**



Source: Bureau of Labor Statistics

# Average Annual Wage - 2004

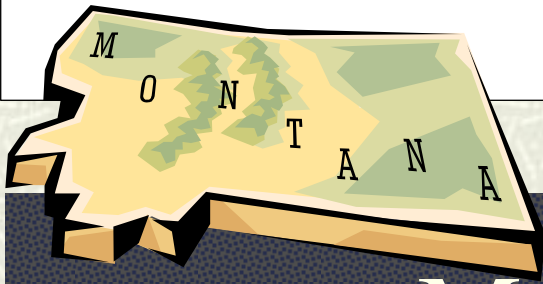
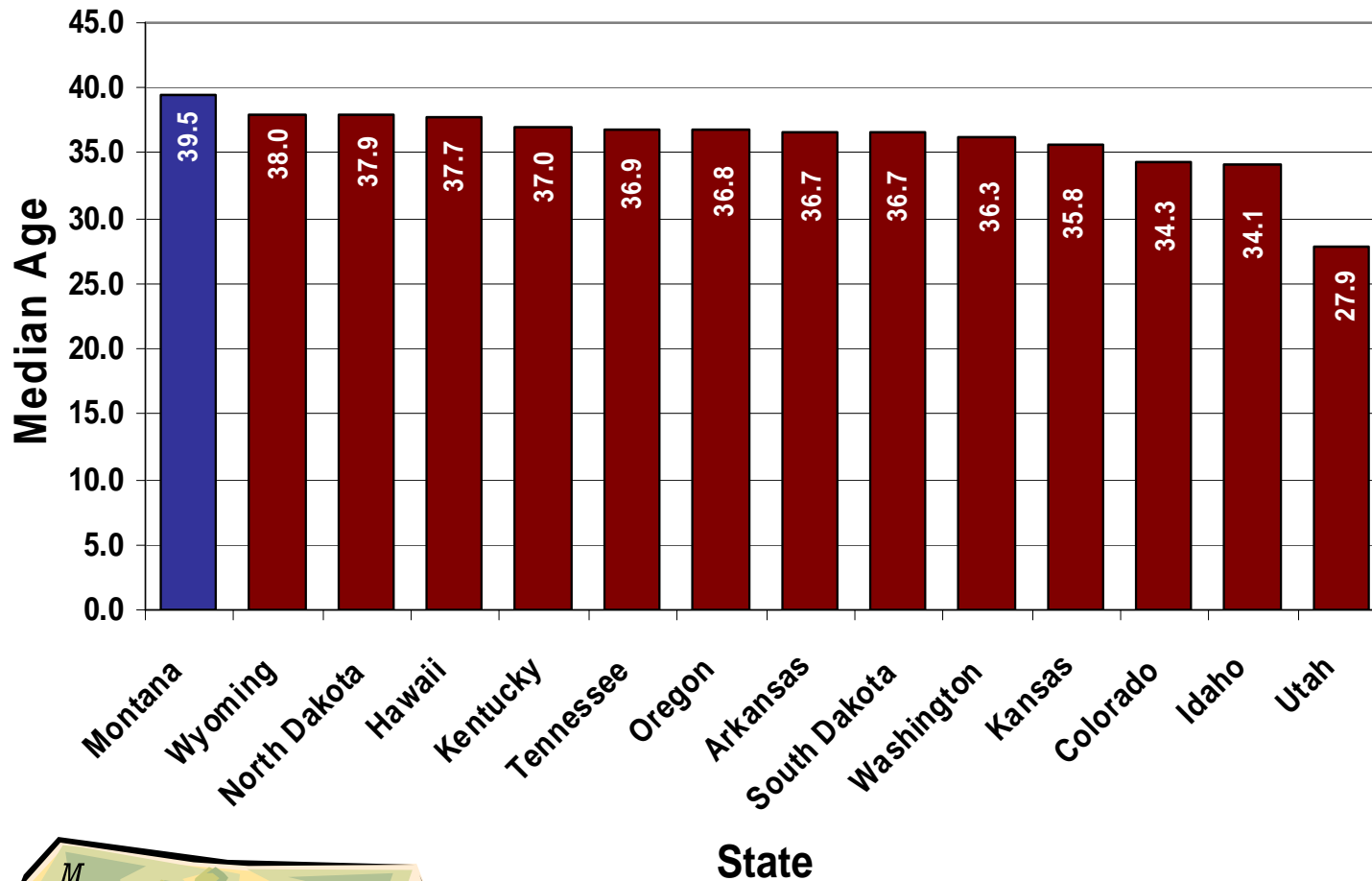
**In 2004,  
10.1% of  
the  
workforce  
in North  
Dakota  
held more  
than one  
job.**



Source: Bureau of Labor Statistics

# Multiple Job Holders - 2004

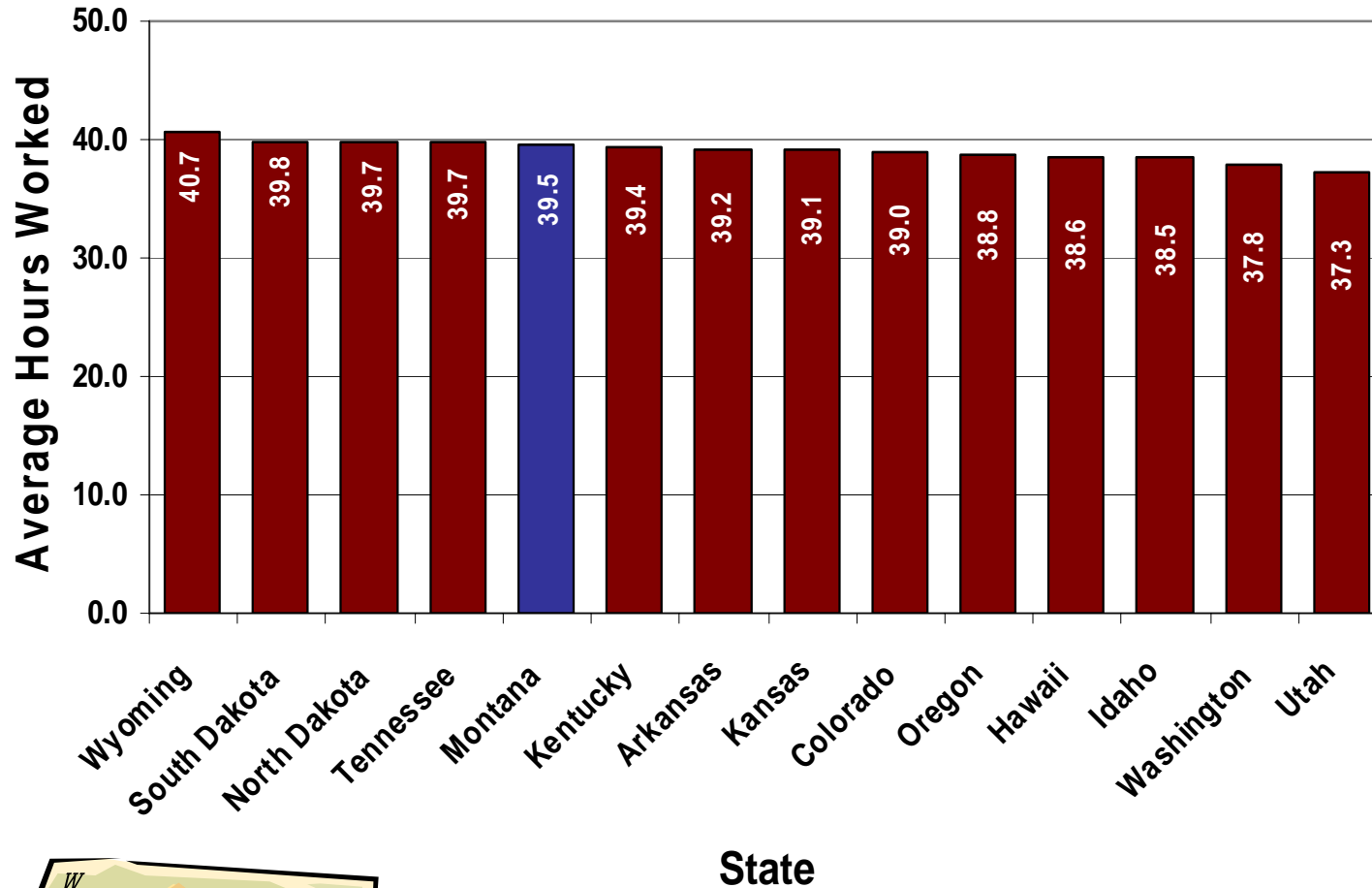
The  
Median  
Age in the  
Montana  
population  
in 2004  
was 39.5  
years of  
age and  
the state  
of Utah  
had the  
youngest  
of 27.9.



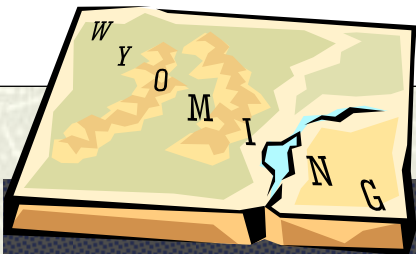
Source: Bureau of Labor Statistics

Median Age – 2004





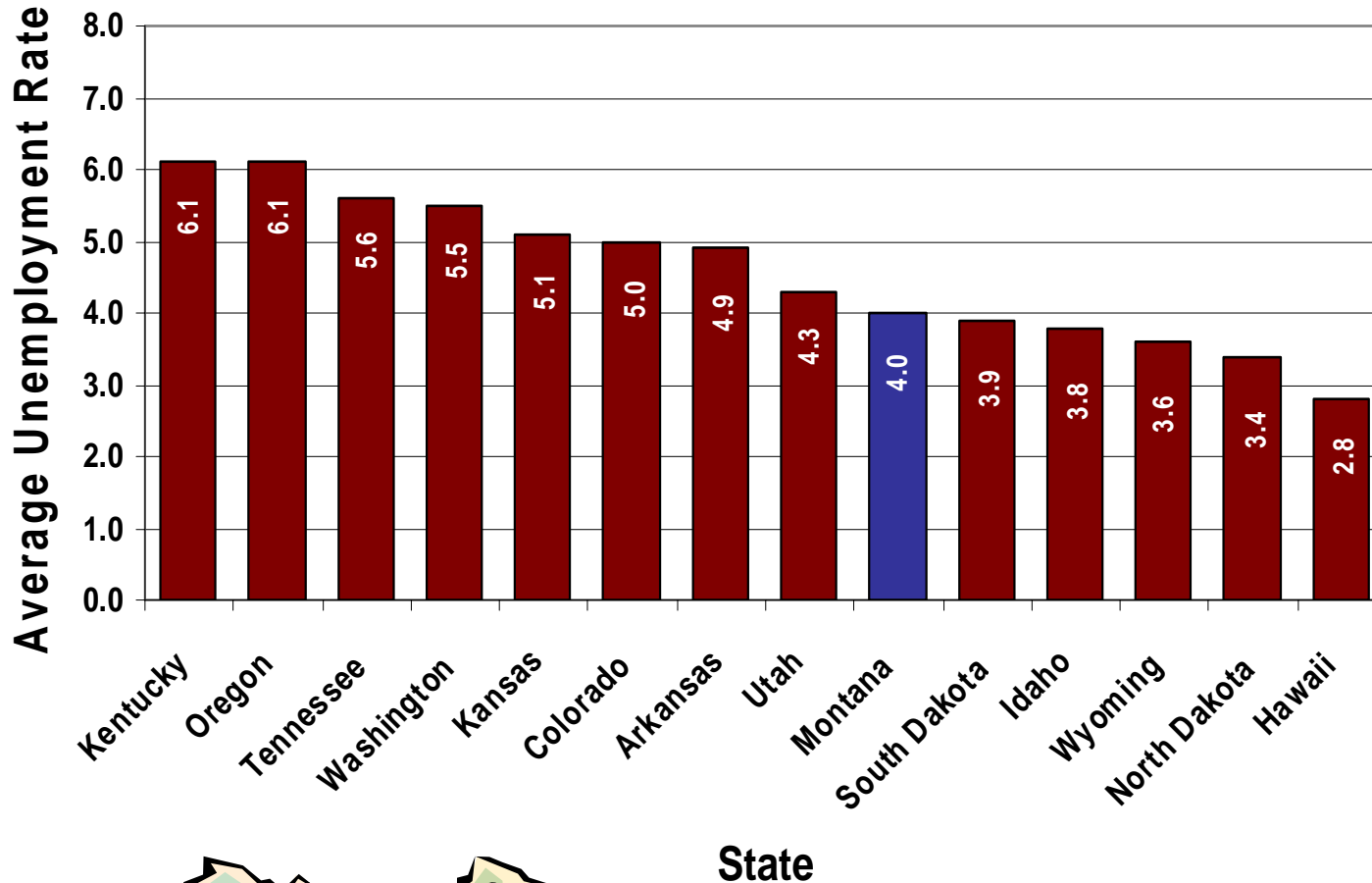
**Wyoming employees had the highest number of hours worked in a week during 2002.**



Source: Bureau of Labor Statistics

# Average Hours Worked - 2002

**Kentucky and Oregon were tied for the highest unemployment rate in 2005.**

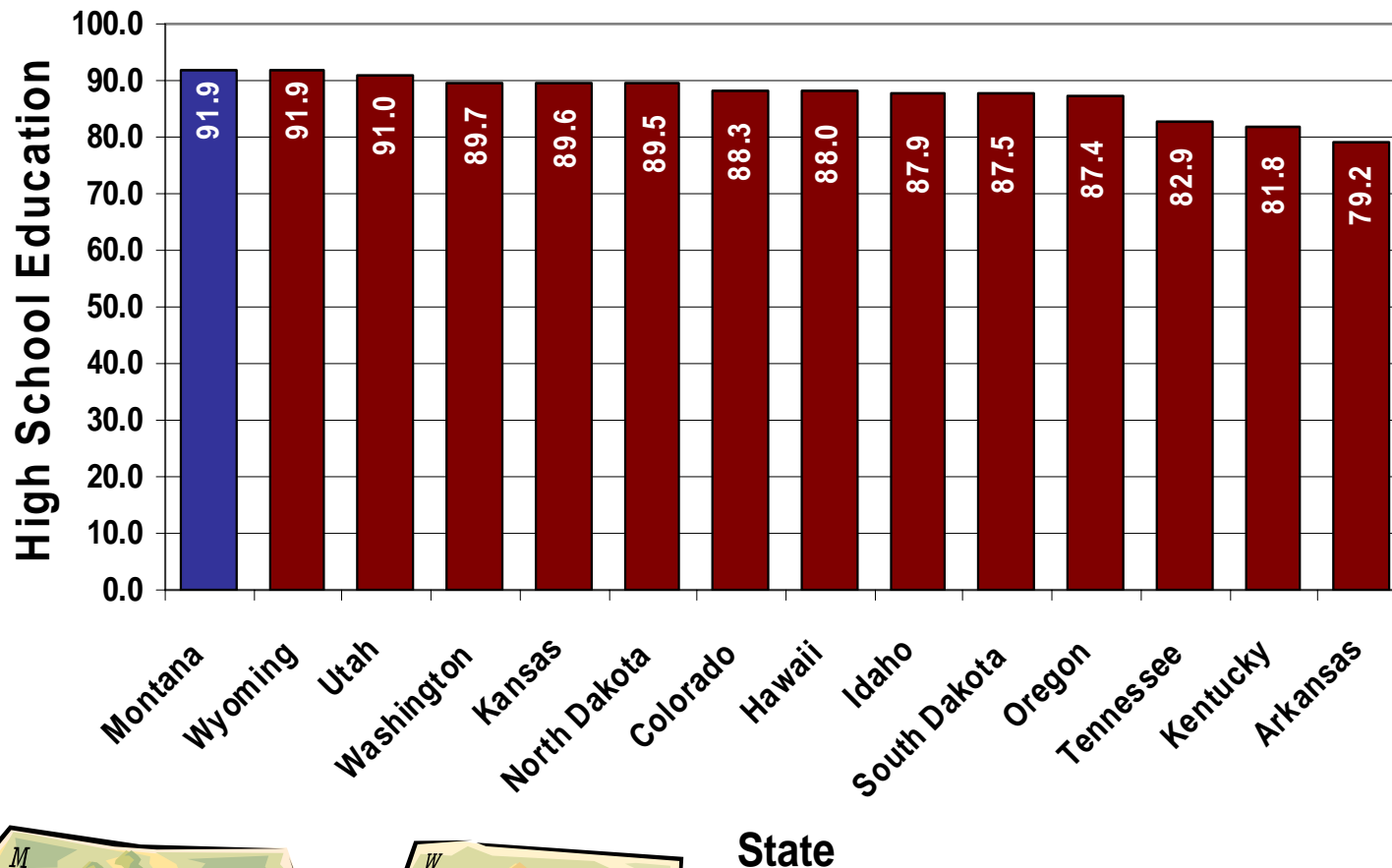


Source: Bureau of Labor Statistics



**Average Unemployment Rate - 2005**



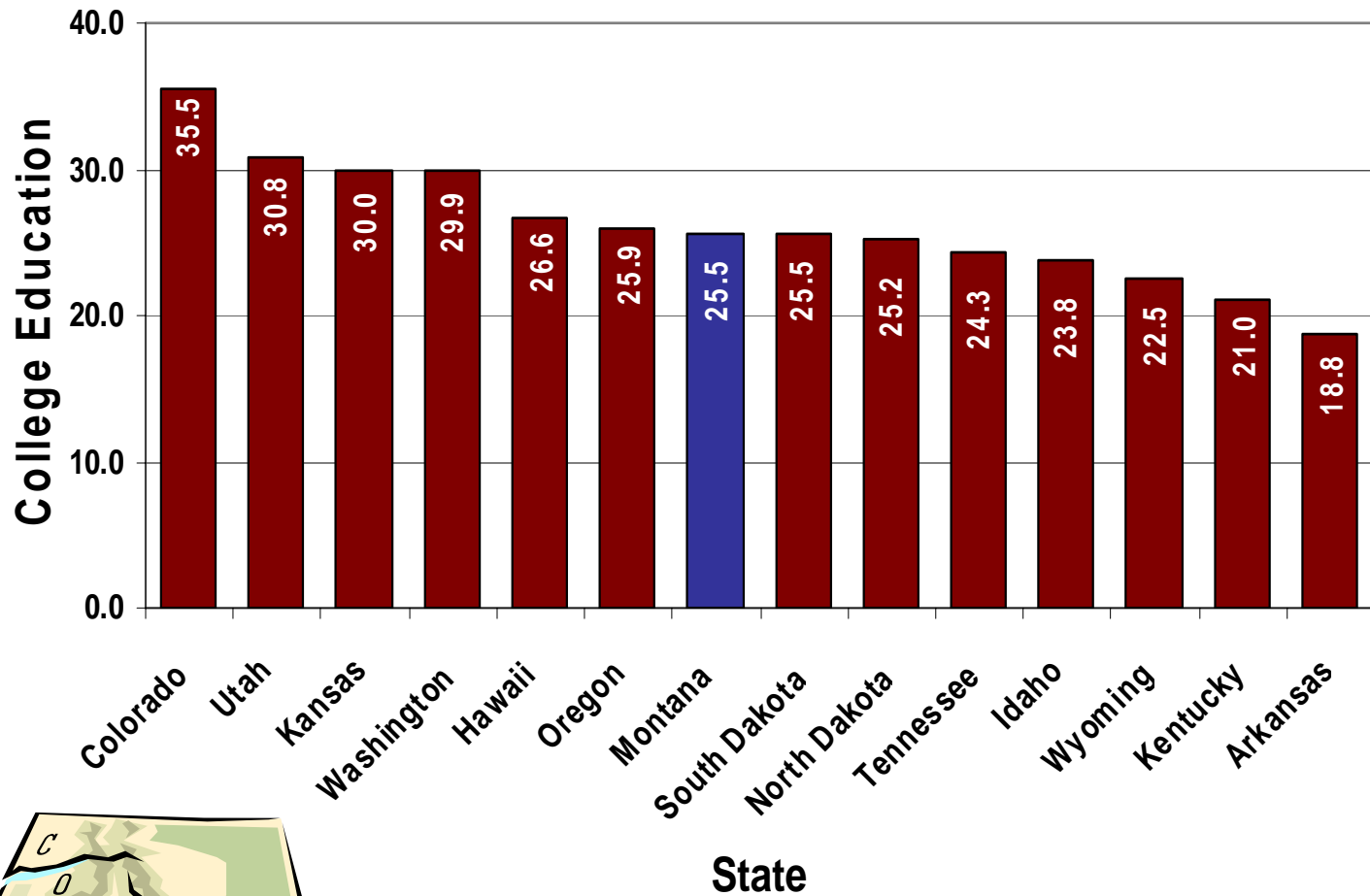


**In 2004,  
Montana  
and  
Wyoming  
had 91.9%  
of the  
population  
(over the  
age of 25)  
with a  
high  
School  
Education.**

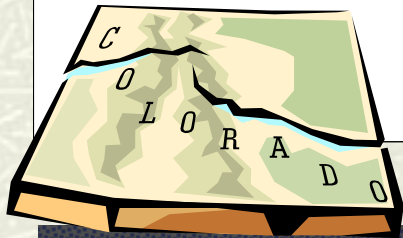


Source: United States Census Bureau

**High School Education – 2004  
(% of population over 25 years old)**



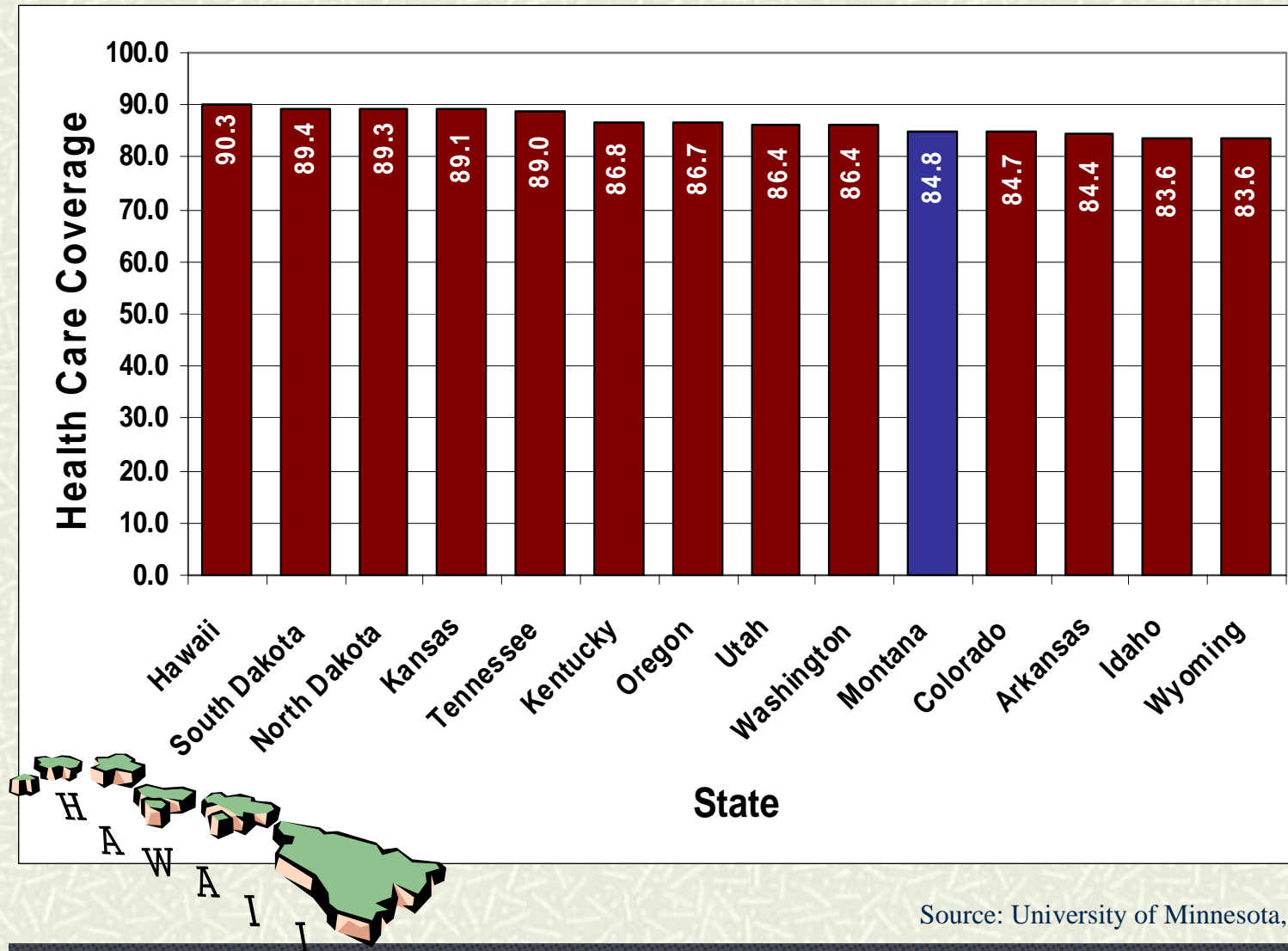
**Colorado  
had the  
highest  
percentage  
of  
population  
(over the  
age of 25)  
with a  
College  
Education.**



Source: United States Census Bureau

**College Education - 2004  
(% of population over 25 years old)**

**Hawaii  
ranked  
highest for  
Health  
Care  
Coverage,  
in 2004.**



Source: University of Minnesota, School of Public Health

# Health Care Coverage - 2004



# Private Employment by Size of Employer by State – March 2005

	<u>Less than 5</u>	<u>5 to 9</u>	<u>10 to 19</u>	<u>20 to 49</u>	<u>50 to 99</u>	<u>100 to 249</u>	<u>250 to 499</u>	<u>500 to 999</u>	<u>1000 or more</u>
Montana	11.3%	13.5%	16.9%	21.4%	14.1%	10.9%	5.0%	N/D	N/D
Arkansas	7.0%	9.6%	12.2%	17.6%	12.0%	13.8%	9.6%	7.7%	10.5%
Colorado	8.2%	9.7%	12.8%	19.4%	13.8%	15.5%	7.9%	5.5%	7.3%
Hawaii	6.4%	9.0%	12.3%	18.1%	14.7%	15.0%	9.2%	7.9%	7.3%
Idaho	9.0%	11.8%	15.4%	19.5%	13.0%	11.7%	7.6%	4.6%	7.3%
Kansas	6.9%	8.7%	11.7%	17.4%	13.3%	16.4%	10.3%	5.4%	9.9%
Kentucky	5.9%	8.5%	11.9%	18.2%	13.5%	17.3%	10.3%	6.7%	7.8%
North Dakota	7.8%	10.6%	14.6%	19.6%	15.0%	15.3%	8.6%	3.2%	5.3%
Oregon	8.0%	10.5%	14.0%	19.4%	13.4%	15.1%	8.2%	4.7%	6.6%
South Dakota	8.5%	11.7%	14.9%	19.0%	13.1%	14.4%	7.7%	4.4%	6.3%
Tennessee	5.4%	7.2%	9.7%	15.9%	12.5%	17.2%	11.2%	7.3%	13.6%
Utah	7.0%	9.8%	13.2%	18.5%	13.6%	15.0%	8.5%	5.3%	9.1%
Washington	8.9%	9.4%	12.2%	18.1%	13.5%	16.1%	8.0%	4.2%	9.6%
Wyoming	11.1%	14.4%	17.4%	22.0%	12.9%	11.1%	7.2%	N/D	N/D
<b>Rank (1-14)</b>	<b>1</b>	<b>2</b>	<b>2</b>	<b>2</b>	<b>3</b>	<b>14</b>	<b>14</b>	<b>N/D</b>	<b>N/D</b>

N/D ~ Not Disclosable

Source: Bureau of Labor Statistics

# Private Business by Size of Employer by State – March 2005

	<u>Less than 5</u>	<u>5 to 9</u>	<u>10 to 19</u>	<u>20 to 49</u>	<u>50 to 99</u>	<u>100 to 249</u>	<u>250 to 499</u>	<u>500 to 999</u>	<u>1000 or more</u>
Montana	62.3%	17.8%	11.0%	6.4%	1.8%	0.7%	0.1%	0.0%	0.0%
Colorado	62.3%	16.3%	10.5%	7.1%	2.2%	1.2%	0.3%	0.1%	0.0%
Arkansas	57.8%	18.7%	11.8%	7.7%	2.3%	1.2%	0.4%	0.1%	0.1%
Hawaii	54.4%	19.2%	12.8%	8.4%	3.0%	1.4%	0.4%	0.2%	0.1%
Idaho	60.6%	18.1%	11.6%	6.6%	1.9%	0.8%	0.2%	0.1%	0.0%
Kansas	57.6%	18.0%	11.8%	8.0%	2.6%	1.5%	0.4%	0.1%	0.1%
Kentucky	54.7%	18.6%	12.7%	8.9%	2.8%	1.7%	0.4%	0.1%	0.1%
North Dakota	58.4%	18.0%	12.1%	7.5%	2.5%	1.1%	0.3%	0.1%	0.0%
Oregon	57.7%	18.6%	12.2%	7.7%	2.3%	1.2%	0.3%	0.1%	0.0%
South Dakota	57.6%	19.4%	12.3%	7.1%	2.1%	1.1%	0.3%	0.1%	0.0%
Tennessee	52.6%	19.3%	12.7%	9.3%	3.2%	2.0%	0.6%	0.2%	0.1%
Utah	59.3%	17.5%	11.7%	7.4%	2.4%	1.2%	0.3%	0.1%	0.1%
Washington	64.2%	15.6%	10.0%	6.6%	2.1%	1.2%	0.3%	0.1%	0.0%
Wyoming	60.7%	19.0%	11.4%	6.5%	1.7%	0.7%	0.2%	0.0%	0.0%
<b>Rank (1-14)</b>	<b>2</b>	<b>11</b>	<b>12</b>	<b>14</b>	<b>13</b>	<b>13</b>	<b>14</b>	<b>13</b>	<b>13</b>



# Industries by Total Payroll - 2004

	Health Care	Retail Trade	Construction	Manufacturing	Professional	Finance	Wholesale Trade	Lodging & Food	Transportation	Other Services	Management	Information	Administrative	Mining
Montana	1	2	3	4	5	6	7	8	9	10	N/A	N/A	N/A	N/A
Arkansas	2	3	6	1	8	7	5	N/A	4	10	9	N/A	N/A	N/A
Colorado	3	6	4	2	1	5	8	10	N/A	N/A	N/A	7	9	N/A
Hawaii	2	3	4	N/A	5	8	10	1	7	9	N/A	N/A	6	N/A
Idaho	2	3	5	1	4	7	6	10	9	N/A	N/A	N/A	8	N/A
Kansas	2	3	8	1	6	5	4	N/A	9	N/A	N/A	7	10	N/A
Kentucky	2	3	7	1	8	6	5	9	4	N/A	N/A	N/A	10	N/A
North Dakota	1	3	5	2	8	6	4	N/A	7	10	N/A	9	N/A	N/A
Oregon	2	3	5	1	6	7	4	10	8	N/A	N/A	N/A	9	N/A
South Dakota	1	3	6	2	10	4	5	8	9	7	N/A	N/A	N/A	N/A
Tennessee	2	3	8	1	7	6	4	10	5	N/A	N/A	N/A	9	N/A
Utah	3	2	5	1	4	6	7	N/A	9	8	N/A	N/A	10	N/A
Washington	2	4	6	1	5	7	8	N/A	10	N/A	N/A	3	9	N/A
Wyoming	4	3	2	6	8	10	9	7	5	N/A	N/A	N/A	N/A	1

N/A ~ Not Applicable to the Top 10

Source: Bureau of Economic Analysis



# Questions?

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**This presentation along with other workers' compensation study information is located on our project website:**

**<http://erd.dli.mt.gov/wcstudyproject/wcstudyproject.asp>**

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